

Application Number 09/577,101
Amendment And Response To First Office Action

IN THE SPECIFICATION

Please replace the Abstract with the following text:

AI
Described is a method and apparatus for automatically quoting, processing, maintaining, claim processing, billing, and renewing life, health and related coverages for clients, especially group clients – without duplicative data entry. An integrated computer system contains several processing modules. The Quoting Engine module produces quotes, maintains and describes coverages available, rates the insurance, and generates a proposal. The Soldcase module administers sales and commission data and provides information regarding the selected coverage to other modules. An Advanced Relational Database Information System module provides billing and premium processing, and administers the payment of commissions. A Document Generator module produces documents such as policies and certificates. A Claims module performs claim adjudication, claim history, and claim payment. The Renewal module automatically monitors and updates information regarding the client and the insurance to determine if renewed coverage should be sold to the client and, if so, at what price.